



business resource center



As a policyholder through USLI, you have access to many free and discounted services that will assist you in operating and growing your business through the Business Resource Center (BRC). Consider the following services and associated cost savings when deciding where to place your insurance!

Cybersecurity

- Complimentary access to eRiskHub®, a data breach prevention and response resource that will help you understand your exposure to a data breach and the importance of a response plan
- Best practice checklists for securing personal and payment card information, plus tips on protecting against cyberattacks

Background Checks and Screenings

- Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- Best practices for performing a background check
- Discounted tenant and drug screenings and motor vehicle reports (MVRs)

Disaster Preparation and Recovery

- Guidance on preparing for natural disasters and severe weather
- Business planning and recovery toolkit
- Sample incident reporting form and disaster loan assistance resource

Human Resources

- Free PeopleSystems' human resources consultation helpline to be used for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- Online library with information, forms and articles pertaining to human resources
- Discounted HR and payroll management system by PrimePoint
- Discounted employee workplace assessment by Talogy, previously PSI Caliper
- Resources for recruiting, interviewing and terminating employees

Marketing

- Resources marketing via email and social media, capturing leads and building surveys
- Free and discounted stock imagery sites and photo and video editing programs
- Discount stationery, signage, promotional items and gifts

Property Safety

- Free workplace safety and occupational health consultation
- Tips for building maintenance, fire prevention and water safety

Industry-specific Resources For:

- Health, wellness and sports
- Hospitality, food and beverage
- Nonprofits and social services
- Residential and rental properties
- Retail and professional services
- Youth services and child care
- ... and more!



Try our cost-savings calculator to see how much you could save!

ONLINE LEARNING

Need help training your new employees?

Properly preparing new employees can be time-consuming and expensive. We offer a variety of free and discounted industry-specific training and certifications to help you save time and money!

Topics include:

- Food manager and handler safety
- Liquor safety
- CPR, first aid and concussion
- Sexual harassment
- Leadership and professional development



For a full list of vendors, discounts and resources, visit bizresourcecenter.com.



24/7 CLAIM REPORTING

In our continuing effort to provide you with excellent claim service, you may now report a claim and get claim assistance 24 hours a day/7 days a week.

For claim reporting, call toll free 1-888-875-5231 or visit USLI.COM and select the “report a claim” option.

For emergency claims requiring immediate assistance, please use the toll free option. Your call will be referred to a claims professional who will respond within an hour of your call with direction and assistance.

Thank you for placing your trust in our company. We pledge to work hard every day to earn and maintain that trust.



USLI.COM
888-523-5545



Privacy Notice At Collection

We may need to collect certain personal information to provide you with our services and products. For information on how we store, use and protect personal information, please see our Privacy Policy accessible on our website, <https://www.usli.com/privacy-policy/>.



Note About Loss Control

Dear Valued Policyholder,

Slips, trips and falls are among the most frequent causes of loss. What might surprise you is that, many times, they result in claims and judgments in the hundreds of thousands of dollars, which ultimately impact your insurance premium. In most instances, these claims can be lessened or prevented entirely simply by addressing the most common causes of such losses listed below.

Most Common Causes

- ▶ Spills, wet or icy walking surfaces
- ▶ Uneven or worn floors/carpets/steps/sidewalks
- ▶ Inadequate or poorly maintained lighting
- ▶ Obstructed views
- ▶ Poor housekeeping - Excess clutter/trash in walkways or near open flames or hot surfaces

We encourage you to please take the time to periodically inspect your premises to see if any of these conditions exist and work to eliminate them where possible. Your efforts may save you money on future insurance premiums and, quite possibly, save your business.

Thank you for choosing and trusting us to help protect your business!

"An ounce of prevention is worth a pound of cure."
-Benjamin Franklin

Regards,

A handwritten signature in black ink that reads 'Thomas P. Nerney'. The signature is fluid and cursive, with a large, looping 'T' and 'N'.

Thomas P. Nerney
Chairman, President and CEO

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

**DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE
RENEWALS**

Policy No.: **NBP1552550K**

Dear Policyholder,

Terrorism Insurance Coverage is not included with this policy because you elected not to purchase this coverage on your expiring policy.

If you wish to purchase Terrorism Insurance Coverage on this policy, you must complete the attached form and return it to your local Retail Agent no later than **06/06/2025**.

Upon receipt of your completed form, we will endorse your policy to include Terrorism Insurance Coverage for the additional cost noted on the attached form.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, you have a right to purchase insurance coverage for losses arising out of acts of terrorism. *As defined in Section, 102 (1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion in any one calendar year, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Note: In the states of California, Georgia, Hawaii, Illinois, Iowa, Maine, North Carolina, Oregon, Washington, West Virginia and Wisconsin, our terrorism exclusion makes an exception for fire losses resulting from an Act of Terrorism. In these states, if you decline to purchase Terrorism Coverage, you still have coverage for fire losses resulting from an Act of Terrorism.

Please "X" one of the boxes below and return this notice to the Company.

	I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.
	I elect to purchase coverage for certified acts of Terrorism for a premium of \$<u>100</u>.

On File with the Company
Applicant Name (Print) _____

HILLCREST COMMITTEE
Named Insured _____

Authorized Signature

Date

NBP1552550J

Renewal of Number

*** RENEWAL CERTIFICATE ***

Direct Bill Policy

POLICY DECLARATIONS

United States Liability Insurance Company

1190 Devon Park Drive, Wayne, Pennsylvania 19087

A Member Company of United States Liability Insurance Group

No. NBP1552550K

NAMED INSURED AND ADDRESS:

HILLCREST COMMITTEE

PO BOX 836

MEDFORD, OR 97501

POLICY PERIOD: (MO. DAY YR.) From: 05/02/2025 To: 05/02/2026

12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS SHOWN ABOVE

FORM OF BUSINESS: Non-Profit Corporation

BUSINESS DESCRIPTION: Nonprofit Package

IN CONSIDERATION OF THE RENEWAL PREMIUM STATED BELOW, EXPIRING POLICY NUMBER NBP1552550J IS RENEWED FOR THE POLICY PERIOD STATED ABOVE. PLEASE ATTACH THIS RENEWAL CERTIFICATE TO YOUR EXPIRING POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED.
THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
Businessowners Liability Coverage Part	\$701.00
Businessowners Property Coverage Part	\$50.00

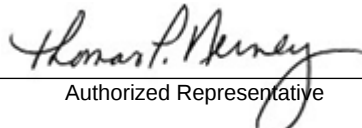
TOTAL: \$751.00

Coverage Form(s) and Endorsement(s) made a part of this policy at time of issue

See Endorsement EOD (1/95)

Agent: MARSH & MCLENNAN AGENCY, LLC (NORTHWEST - SMALL
BUSINESS) (5566)
PO Box 4386
Missoula, MT 59808

Issued: 05/07/2025 1:42 PM

By: 
Authorized Representative

EXTENSION OF DECLARATIONS

Policy No. NBP1552550K

Effective Date: 05/02/2025

12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS

FORMS AND ENDORSEMENTS

The following forms apply to multiple coverage parts

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
BP-101	12/20	Exclusion of Certified Acts of Terrorism (Coverage for Certain Fire Losses)
BP-11	05/04	Exclusion - Fiduciary Liability And Financial Services
BP-115	07/08	Protective Devices Or Services Provisions
BP-136	01/09	Classification Limitation Endorsement
BP-14	11/10	Theft Exclusion
BP-145 NPP	06/10	Blanket Additional Insured Endorsement
BP-15	07/04	Business Income And Extra Expense Limit
BP-152	01/13	Separation of Insureds Clarification Endorsement
BP-165	05/18	Exclusion - Specific Activities, Events or Conditions or Over 2,500 People
BP-168	11/11	Exclusion - Injury To Performers Or Entertainers
BP-179 NBP	12/17	Amendment of Liquor Liability Exclusion
BP-193	08/14	Limits Of Insurance Under Multiple Coverage Parts
BP-40	03/11	Molestation Or Abuse Exclusion
BP-48	05/16	Exclusion Asbestos, Lead Contamination, Absolute Pollution, Mold, Fungus, Bacteria, Virus And Organic Pathogen
BP-49	01/13	Absolute Exclusion For Pollution, Organic Pathogen, Silica, Asbestos And Lead
BP-58	05/07	Animal Exclusion
BP-59	02/13	Exclusion - Athletic Activity Or Sport Participants
BP-60	05/07	Exclusion For Bleacher Collapse
BP-65	05/07	Exclusion For Mechanical Rides
BP-88	04/06	Expanded Definition Of Bodily Injury
BP-90	11/10	Amended Definition
BP-95	05/07	Exclusion For Climbing, Rebounding And Interactive Games And Devices
BP-96	05/07	Exclusion For Firearms, Fireworks And Other Pyrotechnic Devices
BP-97	05/07	Exclusion For Event Vendor/Exhibitor & Contractor
BP0003	01/10	Businessowners Coverage Form
BP0178	01/10	Oregon Changes
BP0412	01/06	Limitation Of Coverage To Designated Premises Or Project
BP0417	01/10	Employment-Related Practices Exclusion
BP0448	01/06	Additional Insured - Designated Person Or Organization
BP1505	05/14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data -Related Liability - Limited Bodily Injury Exception Not Included
BP1560	02/21	Cyber Incident Exclusion
* BP1591	12/23	Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
Jacket	07/19	Policy Jacket

Endorsements marked with an asterisk (*) have been added to this policy or have a new edition date and are attached with this certificate.

EXTENSION OF DECLARATIONS

Policy No. NBP1552550K

Effective Date: **05/02/2025**

12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS

FORMS AND ENDORSEMENTS

Notice- CyberIncidentExcl- BP	01/21	Cyber Incident Exclusion Endorsement - Advisory Notice to Policyholder
NTE	12/20	Notice of Terrorism Exclusion

Endorsements marked with an asterisk (*) have been added to this policy or have a new edition date and are attached with this certificate.

BUSINESSOWNERS PROPERTY COVERAGE PART DECLARATIONS**Policy No. NBP1552550K**

Effective Date: 05/02/2025

12:01 STANDARD TIME

DESCRIPTION OF PREMISES

<i>Prem</i>	<i>Bldg</i>	<i>Location, Construction, Occupancy and Other Information</i>	<i>Territory</i>	<i>Fire Code</i>
1	1	3277 Hillcrest Road, Medford, OR 97504	002	0757
		Description: Nonprofit Package		
		Covered Causes of Loss: Special	Protection Class	2
		Construction: Frame	Square Footage:	
		Special Deductible: None	Special Deductible Type:	
2	1	2520 W. Main, Unit #294, All Your Treasures Mini Storage, Medford, OR 97501	002	1220
		Description: Nonprofit Package		
		Covered Causes of Loss: Special	Protection Class	2
		Construction: Frame	Square Footage:	150
		Special Deductible: None	Special Deductible Type:	

COVERAGES PROVIDED - INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN

<i>Prem</i>	<i>Bldg</i>	<i>Coverage</i>	<i>Limits of Insurance</i>	<i>Deductible</i>	<i>Coinsurance % or Monthly Indemnity</i>	<i>+ Valuation</i>	<i>Premium</i>
1	1	Business Income and Extra Expense	\$50,000	\$0			Included
1	1	Business Personal Property	\$5,000	\$1,000		RC	Included
2	1	Business Income and Extra Expense	\$50,000	\$0			Included
2	1	Business Personal Property	\$5,000	\$1,000		RC	\$44
MINIMUM PREMIUM FOR PROPERTY COVERAGE PART:							\$50
TOTAL PREMIUM FOR PROPERTY COVERAGE PART:							\$50 MP
MP - minimum premium							
+ Valuation: ACV - Actual Cash Value; RC - Replacement Cost; RC/ACV - Replacement Cost/ACV Roof FBV - Functional Building Value; AA - Agreed Amount; ALS - Actual Loss Sustained							

LOSS PAYABLE(S): NONE

Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:

See Endorsement EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

BUSINESSOWNERS GENERAL LIABILITY COVERAGE PART DECLARATIONS

Policy No. **NBP1552550K**

Effective Date: 05/02/2025
12:01 STANDARD TIME

Policy No. NBP1552550K

Effective Date: 05/02/2025

12:01 STANDARD TIME

LIMITS OF INSURANCE

Liability and Medical Expenses	\$1,000,000
Medical Expense (per person)	\$5,000
Damages To Premises Rented To You (Any One Premises)	\$100,000

An Aggregate Limit of Liability applies to this Coverage as defined in SECTION II - LIABILITY, paragraph D.4. of the Businessowners Coverage Form.

LIABILITY DEDUCTIBLE	\$0
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\$0

LOCATIONS OF ALL PREMISES YOU OWN, RENT OR OCCUPY	
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Location	Address	Territory
1	3277 Hillcrest Road, Medford, OR 97504	002
2	2520 W. Main, Unit #294, All Your Treasures Mini Storage, Medford, OR 97501	002

PREMIUM COMPUTATION

Loc	Classification	Code No.	Premium Basis	Pr/Co	Rate	Advance Premium	
					All Other	Pr/Co	All Other
1	Art / Cultural Organization - no premises owned or leased - Not-for-Profit only	41670	50 Per Members	0.000	1.893	\$0	\$95
1	Additional Insured - Designated Person	49950	1 Per Additional Insured	0.000	50.000	\$0	\$50
1	Blanket Additional Insured - Non-Profit Package	49950	1 Flat	0.000	100.000	\$0	\$100
1	Blanket Special Events Liability - Non-Profit Organizations	00041	Flat	0.000	450.000	\$0	\$450
2	Warehouses - private - Not-For-Profit only	68707	150 Per 1,000 Total Area	0.000	38.673	\$0	\$6

MINIMUM PREMIUM FOR GENERAL LIABILITY COVERAGE PART:	\$345
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TOTAL PREMIUM FOR GENERAL LIABILITY COVERAGE PART: \$701

(This Premium may be subject to adjustment.) **MP - minimum premium**

Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:

See Form EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

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UNITED STATES LIABILITY INSURANCE GROUP

WAYNE, PENNSYLVANIA

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

PROTECTIVE DEVICES OR SERVICES PROVISIONS

SCHEDULE

Premises Number	Building Number	Symbol	Description of Protective Safeguard
1	1	P-6	All electric is on functioning and operational circuit breakers
1	1	P-5	Functioning and operational smoke/heat detectors in all units or occupancies
2	1	P-6	All electric is on functioning and operational circuit breakers
2	1	P-5	Functioning and operational smoke/heat detectors in all units or occupancies

The following is added to the policy:

A. Protective Safeguards

1. You are required to have and maintain the protective devices or services listed in the Schedule above.
2. The protective safeguards to which this endorsement applies are identified by the following symbols:
 - a. **"P-1"** Automatic Sprinkler System, including related supervisory services.
Automatic Sprinkler System means:
 - 1) Any automatic fire protective or extinguishing system, including connected:
 - a) Sprinklers and discharge nozzles;
 - b) Ducts, pipes, valves and fittings;
 - c) Tanks, their components parts and supports; and
 - d) Pumps and private fire protection mains.
 - 2) When supplied from an automatic fire protective system:
 - a) Non-automatic fire protective systems; and
 - b) Hydrants, standpipes and outlets.
 - b. **"P-2"** Automatic Fire Alarm, protecting the entire building, that is:
 - 1) Connected to a central station; or
 - 2) Reporting to a public or private fire alarm station.
 - c. **"P-3"** Security Service, with a recording system or watch clock making hourly rounds covering the entire building, when the premises are not in actual operations.
 - d. **"P-4"** Service Contract with a privately owned fire department providing fire protection service to the described premises.
 - e. **"P-5"** Functioning and operational smoke/heat detectors in all units or occupancies.
 - f. **"P-6"** All Electrical in on functioning and operational circuit breakers.
 - g. **"P-7"** Functioning and operational central station burglar alarm with a monitoring contract.

- h. **“P-8”** Functioning and operational surge protectors on all computer and audio-video equipment.
- i. **“P-9”** Refrigeration maintenance contract on all refrigeration equipment.
- j. **“P-10”** Functioning and operational automatic fire suppression system per NFPA #96 on all cooking equipment.
- k. **“P-15”** Any item on a display rack with a sales price of \$250 or more must be affixed with a security sensor or must be chained and locked to a rack.
- l. **“P-16”** The building is protected from lightning with an approved NFPA 780 installation.
- m. **“P-17”** Flammable liquids must be stored in NFPA #30 approved cabinets.
- n. **“P-18”** No smoking signs must be posted and enforced.
- o. **“P-21”** The protective system described in the schedule.

The following is added to Paragraph **B. Exclusions in Section I - Property**:

With respects to **“P-1”**, **“P-2”**, **“P-3”**, **“P-4”**, **“P-5”**, **“P-6”**, **“P-8”**, **“P-10”**, **“P-16”**, **“P-17”**, and **“P-18”**, we will not pay for loss or damage caused by or resulting from fire if, prior to the fire, you:

- p. Knew of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify us of that fact; or
- q. Failed to maintain any protective safeguard listed in the Schedule above, and over which you had control, in complete working order.

If part of an Automatic Sprinkler System is shut off due to breakage, leakage, freezing conditions or opening of sprinkler heads, notification to us will not be necessary if you can restore full protection within 48 hours.

With respect to **“P-3”**, **“P-7”** and **“P-15”**, we will not pay for loss or damage caused by or resulting from vandalism, burglary, theft or any other act of stealing if, prior to the vandalism, burglary, theft or any other act of stealing, you:

- a. Knew of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify us of that fact; or
- b. Failed to maintain any protective safeguard listed in the Schedule above, and over which you had control, in complete working order.

With respect to **“P-6”** and **“P-8”** we will not pay for loss or damage caused by or resulting from “equipment breakdown”, electrical disturbance or expediting expenses as a result of an electrical disturbance if, prior to the “equipment breakdown” you:

- a. Knew of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify us of that fact; or
- b. Failed to maintain any protective safeguard listed in the Schedule above, and over which you had control, in complete working order.

With respect to **“P-9”** we will not pay for loss or damage caused by or resulting from “equipment breakdown”, spoilage or expediting expenses as a result of spoilage if, prior to the “equipment breakdown” you:

- a. Knew of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify us of that fact; or
- b. Failed to maintain any protective safeguard listed in the Schedule above, and over which you had control, in complete working order.

With respect to **“P-21”** we will not pay for loss or damage caused by or resulting from fire, vandalism,

burglary, theft or any other act of stealing, "equipment breakdown", electrical disturbance or expediting expenses as a result of an electrical disturbance, "equipment breakdown", spoilage or expediting expenses as a result of spoilage, as applicable, if you:

- a.** Knew of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify us of that fact; or
- b.** Failed to maintain any protective safeguard listed in the Schedule above, and over which you had control, in complete working order.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED - DESIGNATED PERSON
OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE

Name of Additional Insured Person(s) Or Organization(s):

Effective Date: 05/02/2025

HILLCREST ORCHARD

3285 HILLCREST DR

MEDFORD, OR 97504

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The following is added to Paragraph **C. Who is An Insured** in **Section II - Liability**:

3. Any person(s) or organization(s) shown in the Schedule is also an additional insured, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf in the performance of your ongoing operations or in connection with your premises owned by or rented to you.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES (PFAS)

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

Section II – Liability is amended as follows:

- A.** The following is added to Paragraph **B. Exclusions**:

This insurance does not apply to:

Perfluoroalkyl And Polyfluoroalkyl Substances

- a.** "Bodily injury" or "property damage" which would not have occurred, or "personal and advertising injury" which would not have taken place, in whole or in part, but for the actual, alleged, threatened or suspected inhalation, ingestion, absorption, consumption, discharge, dispersal, seepage, migration, release or escape of, contact with, exposure to, existence of, or presence of, any "perfluoroalkyl or polyfluoroalkyl substances".
- b.** Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "perfluoroalkyl or polyfluoroalkyl substances", by any insured or by any other person or entity.

- B.** The following is added to Paragraph **F. Liability And Medical Expenses Definitions**:

"Perfluoroalkyl or polyfluoroalkyl substances" means any:

- 1.** Chemical or substance that contains one or more alkyl carbons on which hydrogen atoms have been partially or completely replaced by fluorine atoms, including but not limited to:
 - a.** Polymer, oligomer, monomer or nonpolymer chemicals and their homologues, isomers, telomers, salts, derivatives, precursor chemicals, degradation products or by-products;
 - b.** Perfluoroalkyl acids (PFAA), such as perfluorooctanoic acid (PFOA) and its salts, or perfluorooctane sulfonic acid (PFOS) and its salts;
 - c.** Perfluoropolyethers (PFPE);
 - d.** Fluorotelomer-based substances; or
 - e.** Side-chain fluorinated polymers; or
- 2.** Good or product, including containers, materials, parts or equipment furnished in connection with such goods or products, that consists of or contains any chemical or substance described in Paragraph **B.1.**

NOTICE OF TERRORISM EXCLUSION

You were notified that under the federal Terrorism Risk Insurance Program Reauthorization Act of 2019 ("The Act"), that you had a right to purchase insurance coverage for losses arising out of acts of terrorism, as *defined in Section 102(1) of the Act*.

You opted not to purchase this coverage.

The War and/or Terrorism Exclusion that is a part of this policy is therefore in full force and effect.